

UNITED STATES BANKRUPTCY COURT

District of Oregon

In re Cory Eugene Williams; Tina Sue Williams,

Case No. 23-61565

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Freedom Mortgage Corporation

Name of Transferee

Summit Funding, Inc., c/o PHH Mortgage Services

Name of Transferor

Name and Address where notices to transferee should be sent:

Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037-9764

Phone: 855-690-5900

Last Four Digits of Acct #: 6622

Court Claim # (if known): 8

Amount of Claim: \$347,083.80

Date Claim Filed: 10/09/2023

Phone: 855-689-7367

Last Four Digits of Acct. #: 7116

Name and Address where transferee payments should be sent (if different from above):

Phone: _____

Last Four Digits of Acct #: _____

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ ReShaundra M. Suggs
Transferee/Transferee's Agent

Date: 01/10/2024

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.



FREEDOM MORTGAGE®
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

CORY WILLIAMS
TINA WILLIAMS
88404 STEPHENS RD
SPRINGFIELD OR 97478-9657

December 8, 2023

RE: Your Freedom Mortgage Loan # [REDACTED]

Dear CORY WILLIAMS and TINA WILLIAMS,

Welcome to Freedom Mortgage Corporation!

The servicing of your mortgage loan has transferred from PHH MORTGAGE SERVICES to Freedom Mortgage Corporation ("Freedom Mortgage"), effective 12/04/23. This means that after this date, we will be collecting your mortgage loan payments from you. Nothing else about your mortgage will change.

PHH MORTGAGE SERVICES is now collecting your payments. PHH MORTGAGE SERVICES will stop accepting payments received from you after December 3, 2023.

We will collect your payments going forward. We will start accepting payments received from you on 12/04/23.

Please send all payments due on or after 12/04/23 to us using the methods described in the **Frequently Asked Questions** section below.

If you have any questions for either your present servicer, PHH MORTGAGE SERVICES, or Freedom Mortgage about your mortgage loan or this transfer, please contact the following individuals:

| Current Servicer: | New Servicer: |
|-----------------------------|------------------------------|
| PHH MORTGAGE SERVICES | Freedom Mortgage Corporation |
| CUSTOMER SERVICE DEPARTMENT | CUSTOMER CARE DEPARTMENT |
| 800-449-8767* | 855-690-5900 |
| PO BOX 5452 | P.O. Box 50485 |
| MT. LAUREL NJ, 08054 | Indianapolis, IN 46250-0485 |

*If the number is not toll-free, then collect calls will be accepted.

Under Federal law, during the 60-day period following the effective date of the transfer of the mortgage loan servicing, a mortgage loan payment received by your old servicer on or before its due date, may not be treated by the new servicer as late and a late fee may not be imposed on you.

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following ways:

- These products and services will not be transferred to Freedom Mortgage.
- To maintain coverage, contact your carrier to learn about your options to continue coverage directly through them.

We know you have questions, so we've compiled a list of the most common ones below. You can find more answers to commonly asked questions by visiting freedommortgage.com/newtransfer.

Frequently Asked Questions

How do I set up my online account?

Setting up your online account is easy! Simply go to freedommortgage.com/welcomeregister and provide the requested information. You will need your loan number which you can find at the top of this letter.

Your online account puts your mortgage loan information at your fingertips so you can make a payment, set up auto-pay, go paperless, view your billing statements and send messages to our Customer Care Team.

Here's how to go paperless:

- Scan this QR code with your smartphone.
- Or visit www.freedommortgage.com/welcomepaperless.
- Provide the information requested.



How do I make a payment?

There are three convenient ways you can make a mortgage payment:

- (1) **Pay via your online account.** You can make one-time payments or enroll in auto-pay. If you were signed up for auto-pay at your previous servicer, **you will need to re-enroll**. Signing up for auto-pay is the best way to ensure you never miss a payment and avoid late fees.
- (2) **Pay via phone.** Call 855-690-5900 and follow the prompts to make a payment via our automated system or work with our Customer Care Team to make your payment.
- (3) **Pay via mail.** Starting 12/04/23, please make checks payable to Freedom Mortgage Corporation. Include your loan number [REDACTED] and send to:

Freedom Mortgage Corporation
PO Box 6656
Chicago IL 60680-6656

When you pay your bill via check, you authorize us to electronically process your payment. If your check is processed electronically, your checking account may be debited the same date we receive the check, and it will not be returned with your checking account statement. If someone other than you or a bill paying service pays your bill, you must notify them of this policy.

Depending on which way you decide to make your payment, there may be a fee. A schedule and categories of Freedom Mortgage's costs and fees for its servicing-related activities is as follows:

| SERVICE | DESCRIPTION | FEES |
|---------------------------|--|-----------|
| Pay by Phone (Auto-mated) | This fee is charged to make a payment through an automated | No Charge |

| | | |
|-------------------------------|---|----------------|
| | phone system. | |
| Pay by Phone (Representative) | This fee is charged to make a payment by phone with a representative. | No Charge |
| Pay by Web | This fee is charged to make a payment online. | No Charge |
| Payoff Statement | This fee is charged when requesting a payoff statement. Shows remaining principal balance, accrued interest, and the interest rate. | Up to \$30.00 |
| NSF/Returned check | This fee is charged when the account holder's bank doesn't honor a check. | Up to \$40.00 |
| Assumption Fee | This fee is charged to process an application for a new borrower to assume the mortgage loan obligation. | Up to \$900.00 |

What should I do if my first payment is due soon?

If a payment is due before you receive your new Freedom Mortgage billing statement, please send your payment to Freedom Mortgage at the address listed in the "How do I make my payment?" section above. Be sure to include your mortgage loan number, [REDACTED], on the check. The exact amount of your monthly payment is as follows:

Principal and Interest (P&I): \$1,628.23

Escrow (T&I): \$713.58

Total Monthly Payment: \$2341.81

What happens if I was in a forbearance plan or another loss mitigation workout solution with my previous servicer?

Any plans involving repayment or pausing payments that were set up with your previous servicer will transfer over as-is to Freedom Mortgage. If you were in the middle of applying for a loss mitigation workout solution or already approved for a loss mitigation workout solution, we will begin reviewing this request within the first 30 days of your transfer.

If you have any questions or would like to discuss repayment options, our Customer Care Team is here to help.

Does Freedom Mortgage have any partnerships with companies that provide deals on optional insurance products?

Yes! Freedom Mortgage has multiple trusted partners with one goal – to provide you with the best policies for your home. We have partnerships for homeowners insurance, home warranty, home security, mortgage protection, life insurance, and tax services. You can find information at freedommortgage.com/rewards.

For additional questions, please visit freedommortgage.com/newtransfer or speak with our Customer Care Team. Agents are available to help you at **855-690-5900**, Monday through Friday 8:00AM-8:00 PM and Saturday 9:00AM- 2:00 PM Eastern Time.

Providing you with exceptional customer service is our number one goal. We're happy to have you join the Freedom Mortgage family, and we look forward to servicing your home financing needs for years to come.

Sincerely,

David Sheeler
President, Servicing
Freedom Mortgage Corporation
NMLS # 2767 (www.nmlsconsumeraccess.org)

Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have any questions regarding your residential mortgage loan, contact your servicer at 855-690-5900. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

Notice of Error or Request for Information

To submit a RESPA Qualified Written Request ("QWR"), assert an error or request information about the servicing of your loan, you must use the designated address below. Please include your full name, your mortgage loan number, and the error you believe to have occurred or the information you are requesting about your mortgage account.

Please send written notices of error/requests for information to:

Freedom Mortgage Corporation
P.O. Box 50428
Indianapolis, IN 46250-0401

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.